

Congressman Allen Boyd (D-North Florida) today expressed his intent to support the healthcare reform legislation currently being considered in the U.S. House of Representatives, indicating that the legislation adheres to the four principles of responsible reform he has been fighting for since the start of the healthcare debate over one year ago.

“Throughout this entire debate, I have consistently said that responsible healthcare reform will embody four key principles: it will reduce costs, increase access, ensure patient choice, and not add to the federal deficit,” said Congressman Boyd. “This bill is not perfect, but I believe it meets these four principles of responsible reform by providing the largest middle class tax credits for healthcare in our nation’s history and preserving a patient’s ability to choose their own doctor.”

Congressman Boyd continued: “This package of reforms will effectively curb the skyrocketing cost of healthcare services, helping to lower monthly insurance premiums and doctor bills for millions of North Floridians. It will level the playing field between patients and insurance companies, providing all of us with added peace of mind by guaranteeing that insurance companies cannot suddenly drop your coverage or deny you coverage based on any type of pre-existing condition. It ensures that you and your doctor are the only people making decisions about your healthcare. And it will successfully reduce the deficit more than any other policy enacted since 1993, helping cut more than \$1.2 trillion dollars from the deficit over the next 20 years. Taken together, these reforms will improve the overall health of our economy and the American people.”

The healthcare reform legislation being considered in the House adheres to Congressman Boyd’s four key principles of responsible reform and will provide many benefits to North Florida residents:

1. Reduce the cost of healthcare services for individuals and families

“Rising healthcare costs are the single largest threat to our country’s economic future. In Florida’s 2nd Congressional District, there were 800 healthcare-related bankruptcies in 2008 caused primarily by the exorbitant cost of healthcare services not covered by insurance,” said Congressman Boyd. “That’s why I have been fighting to implement smart policies that will effectively curb rising healthcare costs and ease the burdensome pressure millions of Americans feel when paying their healthcare premiums or doctor bills.” The legislation will help reduce the cost of healthcare services by:

- **Providing nearly 194,000 households in the district with tax credits and other assistance** to purchase health insurance. For example: a family of four making \$50,000 per year would receive approximately \$5,800 in tax credits for the purposes of purchasing health insurance.
- **Capping annual out-of-pocket costs** at \$6,200 for individuals and \$12,400 for families who purchase insurance through the insurance exchange or who receive insurance through their small business employer.

- **Offering small businesses – including 15,400 small businesses in the district – tax credits** of up to 50% of the cost of providing health insurance to their employees.
- **Ensuring that more than 95 percent of Americans have access to quality, affordable health insurance**, including 67,000 uninsured residents in the district. When uninsured individuals receive medical services and are unable to pay their bill, the costs for these services are passed on to those with insurance, leading to higher monthly premiums. Expanding coverage to more uninsured individuals will prevent these costs from being passed on, which in turn will help lower insurance premiums for everyone.
- Establishing an independent advisory panel to **improve the way Medicare provides services** to its recipients without jeopardizing the quality of care seniors depend on.

2. Increase access to quality, affordable health insurance for more Americans

“This legislation expands coverage to more than 130,000 residents in the district and brings to an end some of the worst practices the industry has engaged in for years, including unjustly dropping coverage when you need it most, denying coverage based on pre-existing conditions, and massively raising premiums beyond affordability,” said Congressman Boyd. The legislation will help increase access to health insurance by:

- **Prohibiting insurance companies from denying Americans with pre-existing conditions** from obtaining quality, affordable health insurance. There are 13,300 individuals in the district who currently have pre-existing medical conditions that have been preventing them from accessing affordable health insurance.
- **Expanding health coverage to more than 32 million uninsured Americans**, including 67,000 uninsured residents in the district and 70,000 young adults in the district who will now be able to remain on their parents’ policies until they turn 26 years old.
- **Providing small businesses and uninsured individuals a menu of insurance options** to choose from, similar to the options provided to federal employees, through an open insurance exchange.

3. Ensure patients can choose their own providers

“For far too long, Americans and North Floridians have not had control over the most important decisions affecting their own healthcare,” said Congressman Boyd. “My vote will help restore the fundamentals of the doctor-patient relationship and put all decisions controlling the future of your health squarely in the hands of you and your doctor.” The legislation will preserve patient choice by:

- Permitting Americans with insurance to **keep their existing coverage and existing medical providers** if they so desire.
- Offering 32 million uninsured Americans the opportunity to **choose their own insurance and medical providers** , including 67,000 residents in the district.

4. Be fully paid for and not add to the federal deficit

“Just like any other piece of legislation brought before the House, I have insisted that healthcare reform not be financed on the backs of our children and grandchildren,” said Congressman Boyd. “The CBO has estimated that not only will this reform be fully paid for, but that it will work to reduce the federal deficit by more than a trillion dollars over the next twenty years, helping secure a stronger and more stable economy for future generations.”

- According to the non-partisan Congressional Budget Office, the legislation would **reduce the federal deficit by \$1.2 trillion** over 20 years, constituting the single largest deficit reduction effort since 1993.

- The legislation largely pays for itself – **nearly two-thirds of the cost of the bill is paid for through the savings** gleaned from other provisions of the legislation.

Following passage of the legislation in the House, parts of the legislation will head back to the Senate before being sent to the President for his signature.

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